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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3065

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Keira B. BARD et al.) Group Art Unit: 2161
)
Serial No.: 09/880,777) Examiner: Unassigned
)
Filed: June 15, 2001)
)
For: SYSTEM AND METHOD FOR)
PROVIDING STARTER CREDIT)
CARD ACCOUNTS)
Assistant Commissioner for Patents
Washington, DC 20231

Attention: **BOX MISSING PARTS**

Sir:

**RESPONSE TO NOTICE TO FILE
MISSING PARTS OF APPLICATION**

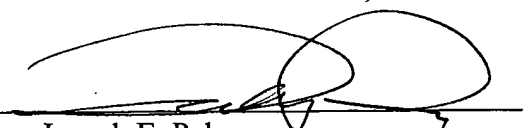
In response to the communication of August 10, 2001, Applicants submit a Declaration/Power of Attorney (eight copies, each signed by an individual inventor) for filing in this application, the required fee of \$130.00, and a copy of the Notice of Missing Parts.

Please associate the enclosed declarations with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: September 21, 2001

By: 
Joseph E. Palys
Reg. No. 46,508